

Annie Jackson  
575 Springwood Dr Apt 3  
Forest Park, GA 30297

Secretary Jennifer J. Johnson  
Board of Governors  
Federal Reserve System  
20th St. and Constitution Ave.  
Washington, D.C. 20551  
RE: Docket No. R-1314

Dear Secretary Johnson:

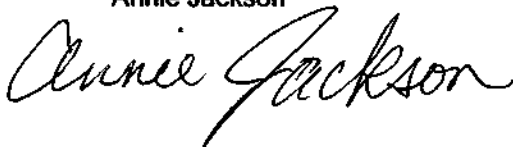
When I first signed up for my credit card with First Premier, I thought that it might help my credit score but I was not sure how well it would work. Now I get plenty of other offers in the mail for secured credit cards, and I am down to one other card that I am working on paying off. I would like to get a ~~secured~~ secured credit card soon, and I feel that First Premier has really helped me to get to the point where I can do that. If the proposed credit card regulations go through, First Premier might not be able to help others the way they helped me.

It is hard enough just living these days, but now so many things go by your credit score to determine whether you are approved or not, even things that are not necessarily credit related. If you have no credit or bad credit, it is just that much tougher to get through life. If I had not been able to improve my credit through First Premier, I might be struggling to the point that I might consider a high interest loan through a payday lender or some other dangerous lender. If I needed to pay a bill and did not have the cash handy right then, my First Premier card enabled me to stretch my paycheck out and get the things done that I needed to accomplish without stressing or worrying.

I am very concerned that some of my friends and relatives will not be as fortunate as I was. A friend of mine borrowed money from a high interest lender and she is really struggling now. She borrowed \$200, but is having to pay back well over \$300. If my friend had access to a company like First Premier, I feel certain that she would not be in the situation she is now. Regulations that limit how much companies like First Premier can help people are going to cause more and more Americans to deal with the aftereffects of bad financial decisions like my friend. Or worse, they will not have any help or credit when they absolutely need it the most. Please make sure that companies like First Premier can continue to help consumers like my friend before they get into such dire straits.

Thank you,

Annie Jackson

A handwritten signature in cursive script that reads "Annie Jackson". The signature is written in dark ink and is positioned below the printed name.